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PATENT APPLICATION
NEW ATTORNEY DOCKET NO.: 061363-0003
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Ward, et al.

Examiner: Jeffrey Smith

Application No.: 09/661,271

Art Unit: 3625

Filed: September 13, 2000

Confirmation No.: 8302

For: SYSTEM AND METHOD FOR ORIGINATING LOANS

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RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In a Notice of Non-Responsive Reply, applicants were advised that a Declaration by the inventors under 37 C.F.R. §1.131 was not executed. Applicants are submitting herewith this Declaration executed by Frank Scavone and Perry Ward. A separate Declaration has been prepared and signed by Joseph Heil and is also submitted herewith.

Applicants are also submitting herewith a Revocation of Power of Attorney and Grant of a New Power of Attorney.

Respectfully submitted,

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Dated: November 10, 2004